

**REMARKS**

The Office Action dated October 7, 2010, ("Office Action") has been received and carefully considered. Claims 1-21 and 23-30 are pending. By this Amendment, claims 1 and 29 are amended. No new matter is presented. Reconsideration of the outstanding rejections in the present application is respectfully requested based on the following remarks.

I. **THE NON-STATUTORY SUBJECT MATTER REJECTION OF CLAIMS 1-14, 29, AND 30**

On pages 3 and 4 of the Office Action, claims 1-14, 29, and 30 are currently rejected under 35 U.S.C. § 101 as being allegedly directed to non-statutory subject matter. Applicant submits this rejection is rendered moot in view of the current amendments.

In view of the foregoing, Applicant respectfully requests that the non-statutory subject matter rejection of claims 1-14, 29, and 30 be withdrawn.

II. **THE OBVIOUSNESS REJECTION OF CLAIMS 1, 2, 4-7, 9-21, 23-28, AND 30**

On page 4 of the Office Action, claims 1, 2, 4-7, 9-21, 23-28, and 30 are currently rejected under 35 U.S.C. § 103(a) as being allegedly unpatentable over U.S. Patent No. 6,272,528 to Cullen *et al.* ("Cullen") in view of U.S. Patent No. 5,835,087 to Herz *et al.* ("Herz") and further in view of U.S. Patent Application No. 2002/0120477 to Jinnett ("Jinnett"). This rejection is respectfully traversed.

As stated in MPEP § 214 3, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation

of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. In re Vaeck, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Applicant respectfully submits that the Office Action has not met the burden of proof in establishing the obviousness of independent claim 1 because Cullen in view of Herz and further in view of Jinnett, taken either individually or in combination, do not teach or suggest all the claimed features. In particular, the Office Action fails to address that a filtering module including a processor configured to determine "products and services the user is authorized to sell based at least in part on an IP address associated with the user," as recited in claim 1. The Office Action merely alleges that Cullen discloses a filtering module configured to determine information about the user based on the interest in particular insurance products or policies. *See, e.g.*, Office Action, page 4. Nowhere does the Office Action, address or even mention, that the filtering module includes a processor configured to determine "products and services the user is authorized to sell based at least in part on an IP address associated with the user," as recited in claim 1. Thus, Applicant respectfully requests that the Office considers and addresses the limitation of a filtering module including a processor configured to determine "products and services the user is authorized to sell based at least in part on an IP address associated with the user," as recited in claim 1.

Also, in the Notice to Applicant section of the Office Action, the Office asserts that the previously filed amendments dated July 13, 2010, do not alter the functions steps/elements as to require re-consideration of the prior art rejections set forth in the prior Office Action mailed April 13, 2010. *See, e.g.*, Office Action, page 2. Applicant submits that the previously filed

amendments dated July 13, 2010, require re-consideration by the Office. In particular, the previously filed amendments dated July 13, 2010, amended claim 1 to recite a filtering module configured to determine “product and services the user is authorized to sell based at least in part on an IP address associated with the user.” For example, the instant Specification discloses that the filter module 70 automatically identifies the user based on the user’s IP address, and thereafter accesses information stored in the database 40 based on the user’s identification. *See, e.g.*, Specification, page 10, lines 27-29. Thus, Applicant respectfully requests that the Office considers and addresses the previously filed amendments dated July 13, 2010.

Further, in the Response to Remarks section of the Office Action, the Office asserts that applicant substantially rehashes arguments previously addressed in the prior Office Action mailed April 13, 2010 and September 15, 2009. *See, e.g.*, Office Action, page 18. However, the remarks/arguments submitted in the previous response dated July 13, 2010, include remarks/arguments regarding the amended claim 1. The Office Action fails to consider and properly respond to remarks/arguments provided by the Applicant dated July 13, 2010. Thus, Applicant respectfully requests that the Office considers the arguments provided by the Applicant in the previous response dated July 13, 2010, and properly respond to the arguments.

In addition, the Office fails to properly combine the Cullen, Herz, and Jinnett. In particular, the Office Action asserts that it would have been obvious to one of ordinary skill in the art to have modified the particular preference settings and interest-based filtering of Cullen and Herz to customized deliverables to accommodate the legal/regulatory standards of the desired location. *See, e.g.*, Office Action, page 9. Applicant submits that as set forth in M.P.E.P 706.02(j), 35 U.S.C. 103, authorizes a rejection where, to meet the claim, it is necessary to modify a single reference or to combine it with one or more other references (emphasis added).

However, the Office applies an inappropriate analysis in that the Office determines the deficiencies of a secondary reference, Herz, instead of the primary reference, Cullen. In particular, the Office Action asserts that Herz fails to disclose filtering with respect to products or services a user is authorized to sell. *See, e.g.*, Office Action, page 7. Subsequently, the Office Action asserts that Jinnett discloses such claimed feature, thus, the Office Action improperly modifies Herz with Jinnett, which is used by the Office to modify the primary reference, Cullen.

Regarding claims 2, 4-7, 9-14, and 30, these claims are dependent upon independent claim 1. Thus, since independent claim 1 should be allowable as discussed above, claims 2, 4-7, 9-14, and 30 should also be allowable at least by virtue of their dependency on independent claim 1. Moreover, these claims recite additional features which are not disclosed, or even suggested, by the cited references taken either alone or in combination.

Regarding claims 15 and 25, while different in overall scope from claim 1, these claims recite subject matter related to claim 1. Thus, at least some of the arguments set forth above with respect to claim 1 are applicable to claims 15 and 25. Accordingly, Applicant respectfully submits that claims 15 and 25 are allowable over cited references for the same reasons as set forth above with respect to claim 1.

Moreover, regarding claims 16-21, 23, 24, and 26-28, these claims are dependent upon independent claims 15 and 25. Thus, since independent claims 15 and 25 should be allowable as discussed above, claims 16-21, 23, 24, and 26-28, should also be allowable at least by virtue of their dependency on independent claims 15 and 25. Moreover, these claims recite additional features which are not disclosed, or even suggested, by the cited references taken either alone or in combination.

In view of the foregoing, Applicant respectfully requests that the aforementioned obviousness rejection of claims 1-2, 4-7, 9-21 and 23-28 be withdrawn.

III. THE OBVIOUSNESS REJECTION OF CLAIM 3

On page 15 of the Office Action, claim 3 is currently rejected under 35 U.S.C. § 103(a) as being allegedly unpatentable over Cullen, in view of Herz and Jinnett, and further in view of Quido (U.S. Patent Application Publication No. 2003/0093302). This rejection is respectfully traversed.

Applicant respectfully submits that the aforementioned obviousness rejection of claim 3 has become moot in view of the deficiencies of the primary references (i.e., Cullen, Herz, and Jinnett) as discussed above with respect to independent claim 1. That is, claim 3 is dependent upon independent claim 1 and thus inherently incorporates all of the limitations of independent claim 1. Also, the secondary reference (i.e., Quido) fails to disclose, or even suggest, the deficiencies of the primary references as discussed above with respect to independent claim 1. Indeed, the Examiner does not even assert such. Thus, the combination of the secondary reference with the primary references also fails to disclose, or even suggest, the deficiencies of the primary references as discussed above with respect to independent claim 1. Accordingly, claim 3 should be allowable over the combination of the secondary reference with the primary references at least by virtue of its dependency on independent claim 1. Moreover, claim 3 recites additional features which are not disclosed, or even suggested, by the cited references taken either alone or in combination.

In view of the foregoing, Applicant respectfully requests that the aforementioned obviousness rejection of claim 3 be withdrawn.

IV. THE OBVIOUSNESS REJECTION OF CLAIM 8 AND 29

On page 16 of the Office Action, claims 8 and 29 are currently rejected under 35 U.S.C. § 103(a) as being allegedly unpatentable over Cullen, in view of Herz and Jinnett, and further in view of Parker (U.S. Publication No. 2003/0182290). This rejection is respectfully traversed.

Applicant respectfully submits that the aforementioned obviousness rejection of claim 8 has become moot in view of the deficiencies of the primary references (i.e., Cullen, Herz, and Jinnett) as discussed above with respect to independent claim 1. That is, claim 8 is dependent upon independent claim 1 and thus inherently incorporates all of the limitations of independent claim 1. Also, the secondary reference (i.e., Parker) fails to disclose, or even suggest, the deficiencies of the primary references as discussed above with respect to independent claim 1. Indeed, the Examiner does not even assert such. Thus, the combination of the secondary reference with the primary references also fails to disclose, or even suggest, the deficiencies of the primary references as discussed above with respect to independent claim 1. Accordingly, claim 8 should be allowable over the combination of the secondary reference with the other references at least by virtue of its dependency on independent claim 1. Moreover, claim 8 recites additional features which are not disclosed, or even suggested, by the cited references taken either alone or in combination.

For example, claim 8 recites “the **administration interface** further comprises **scanning** means for uploading insurance or financial services-related information.” The Office Action merely cites to paragraph 23 of Parker as disclosure of such recitation. Applicant respectfully disagrees. In contrast, Parker teaches “it is not necessary for the client to store all information with the ELOP program administrator.” Rather, Parker teaches scanning documents to be stored

by the ELOP program provider. Moreover, nowhere does Parker disclose, or even suggest, an “administration interface further comprises scanning means for uploading insurance or financial service-related information,” as presently recited.

Regarding claim 29, while different in overall scope from claim 1, this claim recites subject matter related to claim 1. Thus, the arguments set forth above with respect to claim 1 are equally applicable to claim 29. Also, the secondary reference (i.e., Parker) fails to disclose, or even suggest, the deficiencies of the primary references (i.e., Cullen, Herz, and Jinnett) as discussed above with respect to independent claim 1. Indeed, the Examiner does not even assert such. Thus, the combination of the secondary reference with the primary references also fails to disclose, or even suggest, the deficiencies of the primary references as discussed above with respect to independent claim 29. Accordingly, Applicant respectfully submits that claim 29 is allowable over cited references for the same reasons as set forth above with respect to claim 1.

In view of the foregoing, Applicant respectfully requests that the aforementioned obviousness rejection of claims 8 and 29 be withdrawn.

V. CONCLUSION

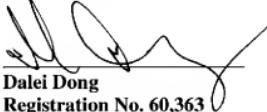
In view of the foregoing, Applicant respectfully submits that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

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